

Information to identify the case:

Debtor 1	Larry Ross	Social Security number or ITIN	xxx-xx-6246
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Northern District of Illinois	Date case filed for chapter	7 7/27/17
Case number:	17-22351		

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Larry Ross	
2. All other names used in the last 8 years	aka Lawrence Ross	
3. Address	PO Box 162 Wheeling, IL 60090	
4. Debtor's attorney Name and address	David M Siegel David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090	Contact phone 847 520-8100 Email: davidsiegelbk@gmail.com
5. Bankruptcy trustee Name and address	Richard J Mason McGuire Woods LLP 77 West Wacker Drive Suite 4100 Chicago, IL 60601	Contact phone 312 750-3527 Ext. 3527 Email: rmason@mcguirewoods.com

For more information, see page 2 >

Debtor **Larry Ross**Case number **17-22351**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 7/28/17
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 29, 2017 at 01:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Debtors must bring a picture ID and proof of their Social Security Number.	Location: 219 South Dearborn, Office of the U.S. Trustee, 8th Floor, Room 800, Chicago, IL 60604
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 10/30/17 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Larry Ross
 Debtor

Case No. 17-22351-JPC
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: ccoronal
 Form ID: 309A

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 Total Noticed: 32

Date Rcvd: Jul 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2017.

db
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 25859715 +Larry Ross, PO Box 162, Wheeling, IL 60090-0162
 25859716 +Richard J Mason, McGuire Woods LLP, 77 West Wacker Drive, Suite 4100,
 Chicago, IL 60601-1818
 25859715 +Barrington Orthopedic Specialist, c/o Keynote Consulting, 220 W. Campus Dr., Ste. 102,
 Arlington Heights, IL 60004-1498
 25859716 CEP America Illinois, c/o Stanislaus Credit Cntrl, 914 14th St., PO Box 480,
 Modesto, CA 95354-1011
 25859718 +City of Prospect Heights Red, c/o Sonnenschein Financial, 2 Transam Plaza Dr., Ste. 300,
 Oakbrook Terrace, IL 60181-4817
 25859719 +Cook Recorder of Deeds, 118 N. Clark St., Room 230, Chicago, IL 60602-1387
 25859722 +FIA Card Services NA, c/o Midland Funding LLC, 2365 Northside Dr., Ste. 300,
 San Diego, CA 92108-2709
 25859724 +Helen Hall, 1401 Somerset Close St., East Lansing, MI 48823-2435
 25859725 +Kohl/Cap1, PO Box 6497, Sioux Falls, SD 57117-6497
 25859727 +Midwest Imaging Professionals, c/o Merchant Credit Guide, 223 W. Jackson Blvd., Ste. 700,
 Chicago, IL 60606-6914
 25859728 National Tire & BT/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 25859730 Northwest Health Care Associates, 2500 W. Higgins Rd., Ste. 505,
 Hoffman Estates, IL 60169-2045
 25859731 +Northwest Health Care Associations, c/o Choice Recovery Inc., PO Box 20790,
 Columbus, OH 43220-0790
 25859732 +PHH Mortgage Ice Center, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
 25859737 +Sigma Health, c/o Choice Recovery Inc., PO Box 20790, Columbus, OH 43220-0790
 25859738 +Sigma Health PC, 9721 W. 165th Street, Orland Park, IL 60467-5657
 25859739 +The Colony Apartments, c/o Fair Collections and Out, 12304 Baltimore Ave., Ste. E,
 Beltsville, MD 20705-1314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty
 E-mail/Text: david siegelbk@gmail.com Jul 29 2017 00:37:48 David M Siegel,
 David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090
 25859713 +EDI: IIC9.COM Jul 29 2017 00:19:00 AT & T UVerse, c/o I C Systems Collections,
 PO Box 64378, Saint Paul, MN 55164-0378
 25859717 +EDI: CHASE.COM Jul 29 2017 00:18:00 Chase/Bank One Card Service, PO Box 15298,
 Wilmington, DE 19850-5298
 25859721 EDI: DISCOVER.COM Jul 29 2017 00:18:00 Discover Bank, PO Box 15316,
 Wilmington, DE 19850
 25859720 +E-mail/Text: bk@blittandgaines.com Jul 29 2017 00:38:26 Discover Bank,
 c/o Blitt & Gaines PC, 661 Glenn Avenue, Wheeling, IL 60090-6017
 25859723 +EDI: PRA.COM Jul 29 2017 00:18:00 GE Capital Retail Bank, c/o Portfolio Recovery,
 120 Corporate Blvd., Ste. 100, Norfolk, VA 23502-4952
 25859726 EDI: CBSKOHL.COM Jul 29 2017 00:18:00 Kohl/Capital One, PO Box 3115,
 Milwaukee, WI 53201-3115
 25859729 +E-mail/Text: mmrgbk@miramedrg.com Jul 29 2017 00:39:04 Northwest Community Hospital,
 c/o Miramed Revenue Group, 360 E. 22nd St., Lombard, IL 60148-4924
 25859733 +E-mail/Text: clientservices@northwestcollectors.com Jul 29 2017 00:38:26
 Physician Anesthesia Associates, c/o Northwest Collectors, 3601 Algonquin Rd., Ste. 232,
 Rolling Meadows, IL 60008-3106
 25859734 +EDI: DRIV.COM Jul 29 2017 00:19:00 Santander Consumer USA, PO BOX 961245,
 Fort Worth, TX 76161-0244
 25859735 +EDI: SEARS.COM Jul 29 2017 00:18:00 Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
 25859736 +E-mail/Text: mprice@magessandprice.com Jul 29 2017 00:40:26 Short Term Loans LLC,
 c/o Mages & Price, 1110 Lake Cooke Rd., Ste. 385, Buffalo Grove, IL 60089-1992
 25859740 +EDI: VERIZONWIRE.COM Jul 29 2017 00:18:00 Verizon Wireless-South, PO Box 26055,
 Minneapolis, MN 55426-0055
 25859741 +E-mail/Text: clientservices@northwestcollectors.com Jul 29 2017 00:38:26
 Village of Rosemont, c/o Northwest Collectors, 3601 Algonquin Road, Ste 232,
 Rolling Meadows, IL 60008-3106
 25859742 +EDI: WFFC.COM Jul 29 2017 00:18:00 Wells Fargo Dealer Services, PO Box 1697,
 Winterville, NC 28590-1697

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

25859714* AT & T UVerse, c/o I C Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0752-1

User: ccoronal
Form ID: 309A

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Total Noticed: 32

Date Rcvd: Jul 28, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2017 at the address(es) listed below:

David M Siegel on behalf of Debtor 1 Larry Ross davidsiegelbk@gmail.com,
davidmsiegel@hotmail.com;R41057@notify.bestcase.com;johnellmannlaw@gmail.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Richard J Mason rmason@mcguirewoods.com, IL54@ecfcbis.com

TOTAL: 3